



**UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF NEW YORK**

Jonathan Paul Catlin
Plaintiff

vs.

Integrity Solution Services, Inc.
Defendant

CASE NO. 16 CV 6147 L

JUDGE: Larimer

COMPLAINT FOR VIOLATIONS OF 47
U.S.C. §227 and 15 U.S.C. §1681;
STATUTORY DAMAGES, ACTUAL
DAMAGES, and PUNITIVE DAMAGES

DEMAND FOR TRIAL BY JURY

INTRODUCTION & OPENING STATEMENT

This is an action brought by Plaintiff against Integrity Solution Services, Inc. for violations of the Telephone Consumer Protection Act, 47 USC § 227 (herein after "47 USC § 227"), and the Fair Credit Reporting Act, 15 U.S.C. §1681 (herein after "15 U.S.C. §1681").

I. JURISDICTION and VENUE

1. This action arises under 47 U.S.C. §227 and 15 U.S.C. §1681. The jurisdiction of this court is founded on federal question jurisdiction, 28 U.S.C. §1331.
2. Venue is proper because the events giving rise to Plaintiff's causes of action occurred within this district, as provided in 28 U.S.C. § 1391(b)(2).

II. PARTIES

3. Plaintiff, Jonathan Paul Catlin, herein after "Plaintiff", at all times relevant herein, was domiciled in the town of Naples, New York.
4. Plaintiff is a consumer as defined by 15 USC §1681a(c).
5. Plaintiff is informed and believes that Defendant, Integrity Solution Services, Inc., herein after "Defendant", is a Missouri Corporation. Upon information and belief, Defendant's principle

1 business address is Integrity Solution Services, Inc., 20 Corporate Hills Drive, Saint Charles,
2 Missouri 63301.

3
4 **PREVIOUS LAWSUITS IN STATE AND FEDERAL COURT**

5 6. The plaintiff has **not** begun any other lawsuits in state or federal court dealing with the
6 same facts involved in this action.

7
8 **CONDITIONS PRECEDENT**

9 7. All conditions precedent have been performed or have occurred.

10
11 **FACTS**

12 8. Plaintiff repeats and re-alleges the allegations contained in paragraphs 1 through 7 above
13 and incorporates the same as if set forth here in full.

14 9. From October 2014 through November 2014, Defendant called Plaintiff's personal cell
15 phones (585-348-0991 and 585-775-9109) at least 13 times.

16 10. Defendant obtained Plaintiff's credit report from Trans Union on October 9, 2014.

17
18 **COUNT I**

19 **(47 U.S.C. §227; Placing calls to a personal cell phone using an automated dialer)**

20 11. Plaintiff repeats and re-alleges the allegations contained in paragraphs 1 through 7 above
21 and incorporates the same as if set forth in full.

22 12. From October 2014 through November 2014, Defendant called Plaintiff's personal cell
23 phones (585-348-0991 and 585-775-9109) no less than 13 times. Plaintiff intends to propound
24 discovery to determine the full number of calls which defendant placed to his cell phone.

25 13. Upon information and belief, Defendant used an automatic telephone dialing system to
26 place these calls.

27 14. Plaintiff has no contract or business relationship with Defendant, and has never given
28 Defendant express permission to call Plaintiff's cell phone..

29 15. The federal basis for this claim is 47 U.S.C. §227(b)(1)(A) and 47 U.S.C. §227(b)(3).

30 WHEREFORE, Plaintiff prays for statutory damages (\$1,500.00 per call) and punitive
31 damages against Defendant.

32
33 **COUNT II**

34 **(15 U. S. C. §1681; Willful non-compliance with permissible purpose requirements.)**

16. Plaintiff repeats and re-alleges the allegations contained in paragraphs 1 through 22 above and incorporates the same as if set forth here in full.

17. Defendant willfully violated 15 U.S.C. §1681b(f) by obtaining Plaintiff's consumer report without a permissible purpose as defined by 15 U.S.C. §1681b.

18. As a direct result of Defendant's actions described in Count II, Plaintiff has suffered lowering of credit score, defamation of character, and embarrassment, all to his injury.

19. The federal basis for this claim is 15 U.S.C. §1681b and 15 U.S.C. §1681n.

COUNT III

(15 U. S. C. §1681; Negligent non-compliance with permissible purpose requirements.)

20. Plaintiff repeats and re-alleges the allegations contained in paragraphs 1 through 26 above and incorporates the same as if set forth here in full.

21. Defendant negligently violated 15 USC §1681b(f) by obtaining Plaintiff's consumer report without permissible purpose as defined by 15 USC §1681b.

22. As a direct result of Defendant's actions described in Count III, Plaintiff has suffered lowering of credit score, defamation of character, and embarrassment, all to his injury.

23. The federal basis for this claim is 15 U.S.C. §1681b and 15 U.S.C. §1681o.

SUMMARY OF RELIEF SOUGHT

WHEREFORE, Plaintiff prays for relief against Defendant as follows:

- a) For statutory damages in the amount of \$20,500.00
- b) For actual damages in the amount of \$3,000.00
- c) For punitive damages in the amount allowed by law.
- d) Reasonable legal costs & fees, along with costs of suit.
- e) Reasonable costs of time to pursue suit; and,
- f) Such other relief as this Court may find to be just and proper.

DEMAND FOR TRIAL BY JURY

I DECLARE UNDER PENALTY OF PERJURY THE FOREGOING IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE.

EXECUTED this 29th day of February, 2016.



Original Signature

Jonathan Paul Catlin

c/o PO Box 313

Naples, Idaho

cell: 208-627-3950

e-mail: myfriendstenthousand@gmail.com

In Proper Person

Exhibit A

Date	Time	To 585-348-0991 888-297-0415 585-928-6355	To 585-775-9109 585-928-6355
10/11/2014	9:23 AM	1	
10/13/2014	9:16 AM	1	
10/14/2014	9:03 AM	1	
10/14/2014	9:04 AM	1	
10/18/2014	9:14 AM	1	
10/21/2014	9:08 AM	1	
10/23/2014	9:13	1	
10/23/2014	9:20 AM	1	
10/28/2014	9:09 PM		1
11/3/2014	9:18 PM		1
11/4/2014	4:12 PM		1
11/4/2014	4:13 PM		1
11/4/2014	4:14 PM		1

Phone		
Unknown		
10/23/14	(888) 297-0415	9:20 a
Duration: 00:00		
10/23/14	(888) 297-0415	9:13 a
Duration: 00:00		
10/21/14	(888) 297-0415	9:08 a
Duration: 00:00		
10/18/14	(888) 297-0415	9:14 a
Duration: 00:00		
10/14/14	(888) 297-0415	9:04 a
Duration: 00:00		
10/14/14		9:03 a

Phone		
Unknown		
11/4/14	(585) 928-6355 m	4:13 p
Duration: 00:00		
11/4/14	(585) 928-6355 m	4:12 p
Duration: 00:00		
11/3/14	(585) 928-6355 m	9:08 a
Duration: 00:00		
10/28/14	(585) 928-6355 m	9:08 a
Duration: 00:00		

Phone		
Unknown		
11/4/14	(585) 928-6355	
Duration: 00:00		

Phone		
10/21/14		
(888) 297-0415		9:06 a
Duration: 00:00		
10/18/14		
(888) 297-0415		9:14 a
Duration: 00:00		
10/14/14		
(888) 297-0415		9:04 a
Duration: 00:00		
10/14/14		
(888) 297-0415		9:03 a
Duration: 00:00		
10/13/14		
(888) 297-0415		9:03 a
Duration: 00:00		
10/11/14		
(888) 297-0415		9:02 a
Duration: 00:00		
Call		
Menu		

Exhibit B

Consumer Credit Report for JONATHAN PAUL CATLIN

File Number: 331192233 Date Issued: 10/05/2015

[REDACTED]

PINNACLE FINANCIAL G via INTERGRITY SOLUTION SVCS (PO BOX 1850, ST CHARLES, MO 63302, (800) 732-6877)
Permissible Purpose: COLLECTION
Requested On: 10/09/2014

[REDACTED]

-End of Credit Report-

Should you wish to contact TransUnion, you may do so,

Online:

To dispute information contained in your credit report, please visit: www.transunion.com/disputeonline
For answers to general questions, please visit: www.transunion.com

By Mail:

TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19022-2000

By Phone:

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

-Begin Additional Information-

Additional Information

The following disclosure of information is provided as a courtesy to you. This information is not part of your TransUnion credit file, but may be provided when TransUnion receives an inquiry about you from an authorized party. This additional information can include Special Messages, Possible Office of Foreign Assets Control ("OFAC") Name Matches, and Inquiry Analysis Information. Any of the previously listed information that pertains to you will be listed below.

To dispute online go to: <http://transunion.com/disputeonline>